



Insulation | Asbestos | Remediation
International Asbestos Removal, Inc.

WBE CERTIFIED

About IAR

IAR (International Asbestos Removal, Inc.), a family-owned organization, dedicated to providing the highest quality Environmental Services and Mechanical and Plumbing Insulation available today. Quality workmanship together with incomparable customer service and a never-ending commitment to workplace safety make IAR the top choice in our areas of expertise. Since 1987, IAR has completed over 20,000 projects that include Remediation of Asbestos, Lead and Mold, Demolition, Fireproofing and Infectious Diseases as well as professionally installed insulation on mechanical HVAC systems as well as plumbing installations in both commercial buildings and industrial facilities.

WBE Certification Provides You with the Advantage of a Diverse Workforce

IAR is a certified Women's Business Enterprise (WBE). Having our services at your disposal is a definite advantage in winning bids at a time when a diverse work force is a critical factor among decision makers. We hold certifications in New York, Massachusetts and Philadelphia and are certified by many of the city and state agencies within these states. IAR is also certified directly with a number of large national General Contractors.

At IAR, Safety is First and Foremost

All of us at IAR take great pride in the safety record we have maintained throughout our years in business. Our EMR rating is .74. IAR employees receive continual safety training to meet and exceed OSHA requirements as well as all city and state rules and regulations. Under the watchful eye of and expertise of our Director of Safety, Michael Picciano, in the field and on the jobsite, all safety rules and regulations are strictly followed. The level of training and supervision, together with a work environment that demands and rewards safety, keeps our accident rate very low.

The IAR Commitment: Exceptional Service & Job Performance from Bid to Closeout

Our hard-working Union employees stand ready to serve you with the experience and skill necessary to get your job done on time and within budget.

The IAR Staff of over 45 Skilled Professionals – including Administrators, Estimators, Project Managers and Supervisors are dedicated to serving you, our client, with everything that is needed to meet and exceed your expectations. Accurate pricing you can rely on, required documentation, the management team you deserve and the quality work you are paying for.

Insulation • Remediation of Asbestos • Lead • Mold • Demolition • General Construction
www.iaronline.com

119 Cooper Street Babylon, NY 11702 (718) 335 0304

Boston

Delaware Valley

New Jersey

New York

Philadelphia



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General Contracting | Demolition

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Phone: 718.335.0304

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CAPABILITIES STATEMENT

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Phone: 718.335.0304
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PHONE (718) 335-0304
FAX (631) 517-4604
E-MAIL karen.iarceo@iaronline.com
WEB PAGE www.iaronline.com

CONTACT PERSONS: Karen Grando, CEO
Chris Grando, President of Insulation Services
JK Sahni, Vice President of Insulation Services
Jason Pastore, Environmental Manager
Sal Farelli, Insulation Manager
Mike Ragno, Demolition Manager

CAPABILITIES: International Asbestos Removal, Inc. (IAR) is New York, City of Philadelphia and Massachusetts WBE Certified. We are a licensed, bonded and insured for Asbestos Abatement, Insulation, Demolition, Firestopping, Fireproofing, Soundproofing with 36 years of experience. When it comes to Commercial and Industrial Insulation IAR is an industry leader providing superior service and craftsmanship. IAR performs all Environmental Related Services, Asbestos, Demolition, Lead Remediation, Soil Remediation, Mold, PCB, Transformer and Mercury Bulb Removal. IAR also performs Microbial Remediation, Energy Audits, Facility Insulation Maintenance as well as General Construction.

NAICS CODES:
238290 Boiler and Pipe Insulation, Duct Insulation Installation, Mechanical Equipment Installation
238310 Building Insulation Contractors, Glass Fiber Insulation Installation, Mineral Wool Insulation Installation
326140 Thermal Insulation, Polystyrene Foam
562910 Lead Paint Asbestos Abatement Services, Lead Paint Removal Contractors, Demolition, Asbestos Removal Contractors, Environmental Remediation

REGISTERED WITH THE CENTRAL CONTRACTORS' REGISTRATION (f/k/a SAM)
REGISTERED with SWAC

CERTIFICATIONS: EMPIRE STATE DEVELOPMENT (NYS WBE) * MASSACHUSETTS OPERATIONS SERVICES DIVISION (WBE) * NASSAU COUNTY (WBE) * NYC SMALL BUSINESS SERVICES WBE (SBS WBE) * DASNY (WBE) * THE PORT AUTHORITY OF NY & NJ (PANYNJ) * NYC SCHOOL CONSTRUCTION AUTHORITY (NYC SCA) * SUFFOLK COUNTY OFFICE OF MINORITY AFFAIRS * CITY OF PHILADELPHIA WBE * UNITED STATES ENVIRONMENTAL PROTECTION AGENCY LEAD CERTIFICATION (US EPA) * CITY OF BOSTON WBE * WBENC

MEMBERSHIPS: Karen Grando and Chris Grando have served as trustees for the union funds. Karen Grando is the President of the ENVIRONMENTAL CONTRACTORS ASSOCIATION (ECA). Chris Grando is the vice president of the INSULATION CONTRACTORS ASSOCIATION (ICA)

BUILDING TRADES ASSOCIATION * ENVIRONMENTAL CONTRACTORS ASSOCIATION (ECA) * FIRESTOP CONTRACTORS INTERNATIONAL ASSOCIATION (FCIA) * INDOOR AIR QUALITY ASSOCIATION * INSULATION CONTRACTORS ASSOCIATION (ICA) * MECHANICAL CONTRACTORS ASSOCIATION OF NY (MCA) * NATIONAL INSULATION ASSOCIATION * SUBCONTRACTORS TRADE ASSOCIATION * U.S. GREEN BUILDING COUNCIL * WOMEN'S BUSINESS ENTERPRISE NATIONAL COUNCIL * ISNETWORLD * NY BUILDING CONGRESS * WOMENS BUILDER COUNCIL * EASTERN STATES INSULATORS CONTRACTORS ASSOCIATION (ESICA) * BUILDING TRADES EMPLOYERS ASSOCIATION (BTEA) *

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LICENSES:

NYS ASBESTOS LICENSE
 NYS MOLD REMEDIATOR LICENSE
 NYS WASTE TRANSPORTER LICENSE
 NJ ASBESTOS LICENSE
 MA ASBESTOS LICENSE
 PA ASBESTOS LICENSE
 SUFFOLK COUNTY HOME IMPROVEMENT LICENSE

UNION AFFILIATIONS:

Local 3	NJ Environmental Workers (Northern NJ)
Local 6	Boston Heat and Frost Insulators
Local 12	NY Heat and Frost Insulators
Local 12A/78	NY Mason Tenders and Asbestos Workers
Local 14	PA Heat & Frost Insulators (Delaware Valley)
Local 14/15/138	International Union of Operating Engineers
Local 17/Local 235	Asbestos Workers (Upstate NY)
Local 66	General Building Laborers (Long Island)
Local 77	NJ Environmental Workers (Southern NJ)
Local 32	NJ Heat and Frost Insulators
Local 731	NY Building, Concrete, Excavating and Common Laborers
Local 79	NY Mason Tenders, Laborers

CUSTOMERS:

AD WINSTON CORP * AECOM TISHMAN * ALMAR PLUMBING AND HEATING CORP * ASM MECHANICAL * ASTORIA AGGREGATOR CO LLC * BP MECHANICAL * CELTIC SHEET METAL * CHARLES P. BLOUIN INC. * CITNALTA * DASNY * DELTA SHEET METAL * DONNELLY MECHANICAL * E.M. DUGGAN INC * EMCOR SERVICES NORTHEAST INC * FERREIRA CONSTRUCTION * HENICK LANE * HERITAGE MECHANICAL * INTERSTATE MECHANICAL * JDP MECHANICAL * JETT INDUSTRIES * JT&T * JOHN P PICONE * KABACH * LIMBACH COMPANY LLC * LOSARDO GENERAL CONTRACTORS INC * MARLIN MECHANICAL * MARTIN ASSOCIATES * MCCLOSKEY MECHANICAL CONTRACTORS INC * MCKISSACK GROUP INC * MFM CONTRACTING CORP * MORGANTI GROUP INC * NELSON AIR * NICHOLSON & GALLOWAY, INC. * NORTHEASTERN MECHANICAL INC. * NORTHSTAR CONTRACTING GROUP * NYC SCA * NYS OGS DESIGN & CONSTRUCTION * PANYNJ * PACE COMPANIES * PENGUIN AIR CONDITIONING * PIERPONT MECHANICAL * PINNACLE PIPING & SERVICE CORP * PJ MECHANICAL CORP * R. BAKER & SON * RENU CONTRACTING * RSN CONSTRUCTION CO * SKANSKA USA CIVIL NORTHEAST INC * SOUND REFRIGERATION * SUFFOLK CONSTRUCTION * TG GALLAGHER * THE TITAN GROUP INC * TRANE USA INC * TRI STATE AIR CONDITIONING * UNITED AIR CONDITIONING * WALSH MECHANICAL CONTRACTORS * WDF INC

ACCOLADES:

2010 NYU Strategic Steps for Growth	2011 Top Entrepreneur Award (Crain's Business)
2012 Largest Women Owned Companies (Crain's Business)	2013 Inner City 100 (Fortune)
2013 Present Karen Grando, President of ECA	2013 Largest Women Owned Companies (Crain's Business)
2013 Top 600 Business (ENR)	2013 Top 600 Specialty Contractors (ENR)
2014 Top 600 Business (ENR)	2015 Top 50 Largest Women Owned Companies
2016 Top 600 Specialty Contractors (ENR)	2016 Top 25 Women Owned Companies (Crain's Business)
2016 Largest Women Owned Companies (Crain's Business)	2016 Inner City 100 (Fortune)
2017 Inner City 5000 (Fortune)	2017 Top 600 Specialty Contractors (ENR)
2017 Largest Women Owned Companies (Crain's Business)	2017 Inner City 100 (Fortune)
2018 Top 600 Specialty Contractors (ENR)	2018 Top 25 Women Owned Companies (Crain's Business)
2019 Top 600 Specialty Contractors (ENR)	2020 Top Region's Specialty Contractors New York & New England (ENR)
2020 Top 600 Specialty Contractors (ENR)	2022 Specialty Contractor of the Year (ENR)

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PERFORMANCE HISTORY (COMPLETED AND CURRENT JOBS):

LONG ISLAND RAILROAD (MTA)
Asbestos and Lead Abatement and Demo

26th WARD WTP (NYC DEP)
Asbestos and PCB Abatement

WTC TOWER 1, 2, 3, & 4
Insulation of All HVAC Mechanical Systems

NYPH KOCH
Insulation of all HVAC Mechanical Systems

HUDSON YARDS
Insulation of all HVAC Mechanical Systems

UBS ARENA
Insulation of All HVAC Mechanical Systems

550 WASHINGTON AVE
Insulation of All Mechanical HVAC Systems

ASTORIA GENERATING STATION
Asbestos Abatement, Demo and insulation

QUEENS COLLEGE RAZRAN HALL DASNY
Asbestos Abatement and Demo

181 MERCER PLUMBING
Insulation of All HVAC Mechanical Systems

LAB CENTRAL TENANT INTERIOR
Insulation of All HVAC Mechanical Systems

INTERFAITH MED. CENTER
Demolition and Abatement

JAMAICA ARMORY
Demolition, Asbestos, Lead and PCB Abatement

ASTORIA TANK FARM
Demolition, Asbestos and Excavation

JFK TERMINAL 1 AND 2
Asbestos Abatement

325 BINNEY
Insulation

MASSACHUSETTS GENERAL HOSPITAL
Insulation

PS 114 & 128 (NYCSCA)
Asbestos Abatement

WILLETTS POINT DEMOLITION (NYCEDC)
Asbestos and Universal Waste Abatement

WTC VEHICULAR SECURITY
Insulation of All HVAC Mechanical Systems

CITIGROUP/388-390 GREENWICH
Insulation of All Mechanical HVAC Systems

NYU LANGON
Insulation of All Mechanical HVAC Systems

ST GEORGE INTERLOCKING MTA RAILWORKS
Soil Remediation

PS K671 SCA
Asbestos Abatement and Soil Remediation

220 EAST 42nd ST TRANE
ACM and Demo

MODERNA MTC N LABS
Insulation of All HVAC Mechanical Systems

MIT MUSEUM
Insulation of All HVAC Mechanical Systems

COMMONWEALTH PIER
Insulation of Mech & Plumbing Systems

CITY OF CHAPPAQUA
Demolition and Abatement

345 ADAMS
Asbestos Abatement

JFK/LGA SERVICE CONTRACTS
Service Contracts for PANYNJ

270 PARK AVE
Insulation of ductwork and piping

BELLEVUE COLLING TOWER
Asbestos Abatement

MOYNIHAN STATION (PANYNJ)
Asbestos and Lead Abatement at all levels

NY PRESBYTERIAN COHEN WOMENS HOSIPTAL
Insulation of All HVAC Mechanical Systems

MADISON SQUARE GARDEN
Insulation of All HVAC Mechanical Systems

JFK – DELTA TERMINAL 4
Insulation of all HVAC Mechanical Systems

LGA – CONCOURSE B
Insulation of All HVAC Mechanical Systems

NEWARK AIRPORT
Insulation of All HVAC Mechanical Systems

COLUMBIA UNIVERSITY BUSINESS SCHOOL
Insulation of All HVAC Mechanical Systems

BRISTOL MEYERS
Insulation of All HVAC Mechanical Systems

FENWAY THEATER
Insulation of All HVAC Mechanical Systems

225 WYMAN RED PHASE 1
Insulation of Plumbing

TAKEDA B400 CTF
Insulation of Mech & Plumbing Systems

BARUCH COLLEGE
GC, Insulation and Demolition

PENN STATION
Asbestos Abatement

JFK TERMINAL 2
Asbestos Abatement

BROOKLYN DETENTION CENTER
Asbestos Abatement

BOSTON CHILDREN'S HOSPITAL
Insulation

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C&H AGENCY

783 Riverview Drive
P.O. Box 324
Totowa, New Jersey 07512

April 1st 2023

International Asbestos Removal Inc.
119 Cooper Street
Babylon, NY 11702

Re: ERM RATING

To Whom It May Concern:

Per your inquiry, your Experience Rating Modification factor is as follows:

.740 04.01.2023 to 04.01.2024*
.870 04.01.2022 to 04.01.2023
.760 04.01.2021 to 04/01/2022
.730 04/01/2020 to 04/01/2021

*The current year does not reflect missing OCIP audits/payroll that where not reported in time to NYCIRB.

Should you have any questions or concern, please do not hesitate to contact me.

Very truly yours,

Taras Terlecky
Commercial Account Executive
1-973-435-3334
tterlecky@chagency.com



C&H AGENCY

783 Riverview Drive
P.O. Box 324
Totowa, New Jersey 07512

April 18, 2023

Ms. Karen Grando, President
International Asbestos Removal, Inc.
119 Cooper Street
Babylon, NY 11702

**RE: International Asbestos Removal Inc.
Letter of Bondability**

To Whom It May Concern:

Harco National Insurance Company, reserving our rights to perform our normal underwriting functions, are prepared to provide favorable consideration for the suretyship on behalf of International Asbestos Removal, Inc. covering construction performance and payment bonds. The bonding capacity for International Asbestos Removal Inc. is \$10,000,000 single/\$30,000,000 aggregate. The largest bonded project to date was approximately \$4.9 million.

Harco National Insurance Company, 4200 Six Forks Road, Suite 1400, Raleigh, NJ 27609, is listed on the U.S. Treasury Department's Listing of Approved Sureties (Department Circular 570) and is rated A-, FSC XI by A.M. Best Company.

Our willingness to extend suretyship will be based on our underwriting of the account at the time the contractor requests approval. This letter does not constitute an assumption of liability. The issuance of bonds is a matter solely between the Surety and Contractor. We assume no liability to any third party by issuance of this letter.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'R. Culnen'.

Robert E. Culnen
Atty-in-fact

973.890.0900
973.890.9038 Bond Dept. Fax
973.812.9860 Ins. Dept. Fax
www.chagency.com

POWER OF ATTORNEY
HARCO NATIONAL INSURANCE COMPANY
INTERNATIONAL FIDELITY INSURANCE COMPANY

Bond # NA

Member companies of IAT Insurance Group, Headquartered: 702 Oberlin Road, Raleigh, North Carolina 27605

KNOW ALL MEN BY THESE PRESENTS: That HARCO NATIONAL INSURANCE COMPANY, a corporation organized and existing under the laws of the State of Illinois, and INTERNATIONAL FIDELITY INSURANCE COMPANY, a corporation organized and existing under the laws of the State of New Jersey, and having their principal offices located respectively in the cities of Rolling Meadows, Illinois and Newark, New Jersey, do hereby constitute and appoint

STEPHANIE F. FOY, LISA NOSAL, ROBERT E. CULNEN

Totowa, NJ

their true and lawful attorney(s)-in-fact to execute, seal and deliver for and on its behalf as surety, any and all bonds and undertakings, contracts of indemnity and other writings obligatory in the nature thereof, which are or may be allowed, required or permitted by law, statute, rule, regulation, contract or otherwise, and the execution of such instrument(s) in pursuance of these presents, shall be as binding upon the said HARCO NATIONAL INSURANCE COMPANY and INTERNATIONAL FIDELITY INSURANCE COMPANY, as fully and amply, to all intents and purposes, as if the same had been duly executed and acknowledged by their regularly elected officers at their principal offices.

This Power of Attorney is executed, and may be revoked, pursuant to and by authority of the By-Laws of HARCO NATIONAL INSURANCE COMPANY and INTERNATIONAL FIDELITY INSURANCE COMPANY and is granted under and by authority of the following resolution adopted by the Board of Directors of INTERNATIONAL FIDELITY INSURANCE COMPANY at a meeting duly held on the 13th day of December, 2018 and by the Board of Directors of HARCO NATIONAL INSURANCE COMPANY at a meeting held on the 13th day of December, 2018.

"RESOLVED, that (1) the Chief Executive Officer, President, Executive Vice President, Senior Vice President, Vice President, or Secretary of the Corporation shall have the power to appoint, and to revoke the appointments of, Attorneys-In-Fact or agents with power and authority as defined or limited in their respective powers of attorney, and to execute on behalf of the Corporation and affix the Corporation's seal thereto, bonds, undertakings, recognizances, contracts of indemnity and other written obligations in the nature thereof or related thereto; and (2) any such Officers of the Corporation may appoint and revoke the appointments of joint-control custodians, agents for acceptance of process, and Attorneys-in-fact with authority to execute waivers and consents on behalf of the Corporation; and (3) the signature of any such Officer of the Corporation and the Corporation's seal may be affixed by facsimile to any power of attorney or certification given for the execution of any bond, undertaking, recognizance, contract of indemnity or other written obligation in the nature thereof or related thereto, such signature and seals when so used whether heretofore or hereafter, being hereby adopted by the Corporation as the original signature of such officer and the original seal of the Corporation, to be valid and binding upon the Corporation with the same force and effect as though manually affixed."

IN WITNESS WHEREOF, HARCO NATIONAL INSURANCE COMPANY and INTERNATIONAL FIDELITY INSURANCE COMPANY have each executed and attested these presents on this 31st day of December, 2018



STATE OF NEW JERSEY
County of Essex

Kenneth Chapman

Executive Vice President, Harco National Insurance Company
and International Fidelity Insurance Company

STATE OF ILLINOIS
County of Cook



On this 31st day of December, 2018, before me came the individual who executed the preceding instrument, to me personally known, and, being by me duly sworn, said he is the therein described and authorized officer of HARCO NATIONAL INSURANCE COMPANY and INTERNATIONAL FIDELITY INSURANCE COMPANY; that the seals affixed to said instrument are the Corporate Seals of said Companies; that the said Corporate Seals and his signature were duly affixed by order of the Boards of Directors of said Companies.



IN TESTIMONY WHEREOF, I have hereunto set my hand affixed my Official Seal, at the City of Newark, New Jersey the day and year first above written.

Shirelle A. Outley a Notary Public of New Jersey
My Commission Expires April 4, 2023

CERTIFICATION

I, the undersigned officer of HARCO NATIONAL INSURANCE COMPANY and INTERNATIONAL FIDELITY INSURANCE COMPANY do hereby certify that I have compared the foregoing copy of the Power of Attorney and affidavit, and the copy of the Sections of the By-Laws of said Companies as set forth in said Power of Attorney, with the originals on file in the home office of said companies, and that the same are correct transcripts thereof, and of the whole of the said originals, and that the said Power of Attorney has not been revoked and is now in full force and effect.

IN TESTIMONY WHEREOF, I have hereunto set my hand on this day, April 18, 2023

A02456

Irene Martins, Assistant Secretary



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
03/20/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(les) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER C & H Agency 763 Riverview Drive P.O. Box 324 Totowa NJ 07511	CONTACT NAME: Taras Terlecky PHONE (A/C, No, Ext): (973) 890-0900 E-MAIL ADDRESS: tterlecky@chagency.com	FAX (A/C, No): (973) 812-9860
	INSURER(S) AFFORDING COVERAGE	
INSURED International Asbestos Removal Inc. 119 Cooper Street Babylon NY 11702	INSURER A: Great Divide Insurance Company	NAIC # 25224
	INSURER B: Key Risk Insurance Company	NAIC # 10885
	INSURER C: Argonaut Insurance Company	NAIC # 19801
	INSURER D:	
	INSURER E:	
	INSURER F:	


COVERAGES **CERTIFICATE NUMBER:** 23-24 GL,A,U,WC **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Pollution/Asbestos <input checked="" type="checkbox"/> Contractual Liability GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:			ECP2031626-13 SAMPLE	04/01/2023	04/01/2024	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 2,000,000 GFNFRAI AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Contractors Pollution \$ 2,000,000 COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			BAP2031628-13	04/01/2023	04/01/2024	\$ \$ \$ \$
A	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			FFX2031631-13	04/01/2023	04/01/2024	EACH OCCURRENCE \$ 3,000,000 AGGREGATE \$ 3,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			WCA2031629-13	04/01/2023	04/01/2024	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E L EACH ACCIDENT \$ 1,000,000 E L DISEASE - EA EMPLOYEE \$ 1,000,000 E L DISEASE - POLICY LIMIT \$ 1,000,000
C	Excess Liability			R/O EXO4279105	04/01/2023	04/01/2024	Each Occurrence: \$10,000,000. Aggregate: \$10,000,000.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

SAMPLE-PROOF OF COVERAGE

CERTIFICATE HOLDER SAMPLE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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